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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT TRADEMARK OFFICE

Art Unit	: 3621	
Examiner	: Pierre E. Elisca	
Serial No.	: 09/710,776	
Filed	: 11/09/2000	Confirmation No.:
Inventors	: Candella, et al.	5507
Title	: METHOD AND SYSTEM FOR : DETECTING FRAUD IN : NON-PERSONAL TRANSACTIONS	
	Docket No.: FRA01-01	

AMENDMENT AND RESPONSE

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action mailed November 17, 2010. This Response is being filed within three months after the end of the shortened statutory period for response. A Request for a three Month extension along with the appropriate fee is being submitted herewith. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayments in connection with this application to Deposit Account 50-2989.

Applicants respectfully request that the above identified application be reconsidered in view of the amendments and remarks which follow, that each of the presently pending claims be allowed, and that the application be passed to issue.

**Amendments to the Claims begin on page 2.**

**Remarks begin on page 12.**